

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: Tonya Denise Tisdale, Debtor

**CASE NO. 25-50425-KMS
CHAPTER 13**

TO: TRUSTEE: David Rawlings
U. S. TRUSTEE: USTPRegion05.JA.ECF@usdoj.gov

ALL CREDITORS

A copy of the Court's mailing matrix is attached

NOTICE OF AMENDMENT TO
SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

YOU ARE HEREBY NOTIFIED the above named debtor(s) has filed with the Bankruptcy Court an Amended Schedule C - Property Claimed as Exempt (see copy of Amended Schedule C attached).

YOU ARE FURTHER NOTIFIED that any objection or other response to the list of property claimed as exempt must be filed with the Clerk of the Court for the United States Bankruptcy Court; a copy thereof served to the United States Trustee, Case Trustee, and Counsel for the Debtor(s), within 30 days after the conclusion of the meeting of creditors or within 30 days after the filing of this notice of amendment, whichever is later.

Date: May 12, 2025

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

CERTIFICATE OF SERVICE

On May 12, 2025, a copy of this notice and amended schedule was served on each of the persons listed on the above list either by United States Mail or via electronic service through the Court's CM/ECF system at the mailing addresses and/or email addresses indicated.

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr., Attorney for Debtor

Thomas C. Rollins, Jr. (MSBN 103469)
Jennifer Ann Curry Calvillo (MSBN 104367)
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236
trollins@therollinsfirm.com
601-500-5533

Fill in this information to identify your case:

Debtor 1	Tonya Denise Tisdale		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF MISSISSIPPI		
Case number	25-50425		
(if known)			

☒ Check if this is an amended filing

Official Form 106C**Schedule C: The Property You Claim as Exempt****4/22**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
2024 Nissan Murano 14310 miles Line from <i>Schedule A/B</i> : 3.1	\$32,220.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Household Goods Line from <i>Schedule A/B</i> : 6.1	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Electronics Line from <i>Schedule A/B</i> : 7.1	\$570.00	<input checked="" type="checkbox"/> \$570.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Clothing Line from <i>Schedule A/B</i> : 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Jewelry Line from <i>Schedule A/B</i> : 12.1	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)

Debtor 1 **Tonya Denise Tisdale**Case number (if known) **25-50425**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Pets Line from <i>Schedule A/B</i> : 13.1	\$30.00	<input checked="" type="checkbox"/> \$30.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
Cash Line from <i>Schedule A/B</i> : 16.1	\$5.00	<input checked="" type="checkbox"/> \$5.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(a)
401(k) Line from <i>Schedule A/B</i> : 21.1	\$3,659.63	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(e)
Federal Tax Refund Line from <i>Schedule A/B</i> : 28.1	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(j)
State Tax Refund Line from <i>Schedule A/B</i> : 28.2	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(k)
EIC Line from <i>Schedule A/B</i> : 28.3	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Miss. Code Ann. § 85-3-1(i)

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:
TONYA DENISE TISDALE

CASE NO: 25-50425-KMS

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

On 5/12/2025, I did cause a copy of the following documents, described below,
Notice of Amendment to Schedules

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 5/12/2025

/s/ Thomas C. Rollins, Jr.
Thomas C. Rollins, Jr. 103469

The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401
601 500 5533
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:
TONYA DENISE TISDALE

CASE NO: 25-50425-KMS

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

On 5/12/2025, a copy of the following documents, described below,
Notice of Amendment to Schedules

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 5/12/2025



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Thomas C. Rollins, Jr.
The Rollins Law Firm
702 W. Pine Street
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 25-50425-KMS
SOUTHERN DISTRICT OF MISSISSIPPI
MON MAY 12 12-19-25 PST 2025

BRIDGECREST CREDIT COMPANY LLC AS
AGENT AND
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

~~EXCLUDE~~

~~US BANKRUPTCY COURT
DAN M RUSSELL JR US COURTHOUSE
2012 15TH STREET SUITE 244
GULFPORT MS 39501-2036~~

1ST FRANKLIN
6335 US HWY 49
SUITE 20
HATTIESBURG MS 39401

1ST FRANKLIN FINANCIAL CORPORATION
ATTN ADMIN SERVICES
PO BOX 880
TOCCOA GA 30577-0880

BRIDGECREST ACCEPTANCE
PO BOX 53087
SUITE 100
PHOENIX AZ 85072-3087

BRIDGECREST CREDIT COMPANY LLC AS
AGENT AND
SERVICER FOR CARVANA LLC DEPARTMENT
AIS PORTFOLIO SERVICES LLC
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

CAPITAL ONE
ATTN BANKRUPTCY
PO BOX 30285
SALT LAKE CITY UT 84130-0285

COMENITY CAPITAL
ATTN BANKRUPTCY
PO BOX 182125
COLUMBUS OH 43218-2125

COMMUNITY BANK
ATTN BANKRUPTCY
1905 COMMUNITY BANK WA
FLOWOOD MS 39232-1220

COMMUNITY BANK OF MISSISSIPPI
PO BOX 265
LAUREL MS 39441-0265

CREDIT ONE BANK
ATTN BANKRUPTCY
6801 CIMARRON RD
LAS VEGAS NV 89113-2273

DEPARTMENT OF TREASURY INTERNAL
REVENUE SE
PO BOX 7346
PHILADELPHIA PA 19101-7346

DISCOVER BANK
PO BOX 3025
NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL
ATTN BANKRUPTCY
PO BOX 3025
NEW ALBANY OH 43054-3025

EDFINANCIAL SERVICES
ATTN CLAIMS
PO BOX 36008
KNOXVILLE TN 37930-6008

FIRST HERITAGE
ATTN BANKRUPTCY
PO BOX 1947
GREENVILLE SC 29602-1947

(P)FIRST NATIONAL BANK
ATTN BANKRUPTCY
1500 S HIGHLINE AVE
SIOUX FALLS SD 57110-1003

GOLDMAN SACHS BANK USA
ATTN BANKRUPTCY
PO BOX 70379
PHILADELPHIA PA 19176-0379

HEIGHTS FINANCE
101 N MAIN ST STE 600
GREENVILLE SOUTH CAROLINA 29601-4846

INTERNAL REVENUE SERVI
CO US ATTORNEY
501 EAST COURT ST
STE 4430
JACKSON MS 39201-5025

JOVIA FINANCIAL CU
ATTN BANKRUPTCY
264 MERRICK RD
VALLEY STREAM NY 11580-6034

JOVIA FINANCIAL FEDERAL CREDIT UNION
1000 CORPORATE DR
WESTBURY NY 11590-6648

LAKE SERENE PROPERTY
256 W LAKE RD
HATTIESBURG MS 39402-7755

LENDING CLUB
ATTN BANKRUPTCY
595 MARKET ST
SAN FRANCISCO CA 94105-5839

MARINER FINANCE
ATTN BANKRUPTCY
8211 TOWN CENTER DR
NOTTINGHAM MD 21236-5904

ONEMAIN FINANCIAL
ATTN BANKRUPTCY
PO BOX 142
EVANSVILLE IN 47701-0142

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

ONEMAIN FINANCIAL GROUP LLC
ONEMAIN
PO BOX 3251
EVANSVILLE IN 47731-3251

(P)PNC BANK RETAIL LENDING
P O BOX 94982
CLEVELAND OH 44101-4982

REGIONAL MANAGEMENT CORPORATION
979 BATESVILLE ROAD STE B
GREER SC 29651-6819

REGIONAL FINANCE
ATTN BANKRUPTCY
979 BATESVILLE RD
STE B
GREER SC 29651-6819

REPUBLIC FINANCE LLC
7601 COMMERCE CIR
BATON ROUGE LA 70809

(P)REPUBLIC FINANCE LLC
282 TOWER RD
PONCHATOULA LA 70454-8318

SYNCHRONY BANK
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

SYNCHRONY BANK
ATTN BANKRUPTCY
POB 965064
ORLANDO FL 32896-5064

TARGET NB
MAILSTOP BT
PO BOX 9475
MINNEAPOLIS MN 55440-9475

US ATTORNEY GENERAL
US DEPT OF JUSTICE
950 PENNSYLVANIA AVENW
WASHINGTON DC 20530-0001

US DEPARTMENT OF EDUCATION
EDFINANCIAL SERVICES
120 N SEVEN OAKS DRIVE
KNOXVILLE TN 37922-2359

~~EXCLUDE~~
~~UNITED STATES TRUSTEE~~
~~501 EAST COURT STREET~~
~~SUITE 6 430~~
~~JACKSON MS 39201-5022~~

WOMENS PAVILION OF SOUTH MS
CO FRANKLIN SERVICE INC
PO BOX 3910
TUPELO MS 38803-3910

~~EXCLUDE~~
~~(P)DAVID RAWLINGS~~
~~ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE~~
~~PO BOX 566~~
~~HATTIESBURG MS 39403-0566~~

~~EXCLUDE~~
~~THOMAS CARL ROLLINS JR~~
~~THE ROLLINS LAW FIRM PLLC~~
~~PO BOX 13767~~
~~JACKSON MS 39236-3767~~

DEBTOR

TONYA DENISE TISDALE
5232 LINCOLN RD
HATTIESBURG MS 39402-8072